Debtor 2 (Spoose, filting) United States Bankouptry Court for the: _EASTERN DISTRICT OF PENNSYLVANIA Official Form 106J Schedule J: Your Expenses 12/11 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. The state of pint case? No. Go to line 2. Yos. Does Debtor 2 live in a separate household? No. Go to line 2. Do not list Debtor 1 and Debtor 1 and Debtor 2. Do not list Debtor 1 and Debtor 2. Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Daughter 19 Yes. Schedule J: Your Dependent's possible for supplying correct into market in the with your? Do not state the dependents names. Daughter 19 Yes. Schedule J: Your Dependent's possible for supplying correct into market in the with your? Do not list Debtor 1 and Debtor 2. Do you have dependents? No. Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Daughter 19 Yes. No. You we penses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses and any our dependents? No. Your expenses of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses and any our dependents? No. Your expenses and any our dependents? 4. \$ 0.00 The total or home ownership expenses for your residence. Include first mortgage payments and any text for the ground or lot. If not included expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I). If not included in line 4: 4. Real estate taxes 4. S 0.00 4. The rental or home ownership expenses for your residence, such as home equity loans 5. \$ 0.00 4. Additional market as sociation or	Fill	in this informa	tion to identify yo	our case:			l			
Debotor 2 Spouse, if tilings	Deb	otor 1	Jill N. Schree	ck			Ch	eck	if this is:	
United States Bankrupty Court for the: EASTERN DISTRICT OF PENNSYLVANIA If known I								Αı	n amended filing	
United States Bankruptory Court for the: _EASTERN DISTRICT OF PENNSYLVANIA										
Case number 19-13245 Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part Describe Your Household	(Spo	ouse, ii iiiing)						13	expenses as or	the following date.
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				•						
	5.					nome equity loans				0.00 0.00

Debtor 1 Jill N. Schreck	Case number (if known)	19-13245
6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	360.00
6b. Water, sewer, garbage collection	6b. \$	28.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	0.00
6d. Other. Specify:	6d. \$	0.00
Food and housekeeping supplies	σα. ψ 7. \$	200.00
Childcare and children's education costs	· ———	
	8. \$	0.00
Clothing, laundry, and dry cleaning	9. \$	0.00
Personal care products and services	10. \$	0.00
. Medical and dental expenses	11. \$	0.00
Transportation. Include gas, maintenance, bus or train fare.	12. \$	100.00
Do not include car payments.	·	
Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
Charitable contributions and religious donations	14. \$	10.00
5. Insurance.		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	145.00
15d. Other insurance. Specify:	15d. \$	0.00
. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 2	20.	
Specify:	16. \$	0.00
/. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify:	17c. \$	0.00
17d. Other. Specify:	17d. \$	0.00
Your payments of alimony, maintenance, and support that you did not re		0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form		0.00
Other payments you make to support others who do not live with you.	\$	0.00
Specify:	19.	
Other real property expenses not included in lines 4 or 5 of this form or o	on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	
	·	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
. Other: Specify:	21	0.00
2. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	1,768.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 1		1,7 00.00
	· · <u></u>	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	1,768.00
3. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,651.05
23b. Copy your monthly expenses from line 22c above.	23b\$	1,768.00
200. Copy your monthly expended normalic 220 above.	Σου. Ψ	1,700.00
23c. Subtract your monthly expenses from your monthly income.		
The result is your <i>monthly net income</i> .	23c. \$	883.05
4. Do you expect an increase or decrease in your expenses within the year		
For example, do you expect to finish paying for your car loan within the year or do you ex	pect your mortgage payment to inc	crease or decrease because o
modification to the terms of your mortgage?		
■ No		
☐ Yes. Explain here:		